

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1. (Twice Amended) A method for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, comprising:

providing a database having client information for each account;

administering clients' deposits to and withdrawals from each of their demand accounts;

**[authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's account;]**

determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured money market deposit account by way of an intermediate bank, wherein the manner of making transfers and/or withdrawals from said single insured money market deposit account preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said single insured money market deposit account actually made during a month;

distributing interest paid on said single insured money market deposit account to said clients' demand accounts; and

updating the database for each client's deposit and authorized demand payment.

2. (Original) The method of claim 1, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

3. (Original) The method of claim 1, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

4. (Twice Amended) A system for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, comprising:

a database having client information for each demand account;

a device for administering clients' deposits to and withdrawals from each of their demand accounts;

**[a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account;]**

a device for determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured money market deposit account; wherein the manner of making transfers and/or withdrawals from said single insured money market deposit account is by way of an intermediate bank and preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said single insured money market deposit account actually made during a month;

a device for distributing **[interested]** interest earned on said money market deposit account among the clients; and

a device for updating the database for each client's [;] deposits and authorized demand payments.

5. (Original) The system of claim 4, wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

6. (Amended) The system of claim [1]4, wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

7. (Twice Amended) A data processing system for implementing and managing plural client transaction accounts providing a return to each of said clients, by aggregating the assets associated with said client transaction accounts for deposit in a corresponding insured deposit account[ **and providing**], wherein said insured deposit account, provides a return on assets held therein, said system comprising:

a. transaction input processor for receiving transactions, including deposits and/or withdrawals to one or more of said plural client accounts;

b. account computation processor responsive to said transactions and capable of calculating a corresponding balance for each said client transaction account, including determining and crediting said transaction account with a return associated with said balance of each said client accounts;

c. memory module storing data on said plural client accounts, wherein account balances are periodically updated to include said corresponding return to each of said client accounts; and

d. said computation processor assessing the aggregate activity of said plural client transaction accounts for a respective period, and calculating an asset adjustment to said insured deposit account, to permit adjustment of the amount in said insured deposit account by way of an intermediate bank and by a method [**consistent with maintaining the insured and interest bearing status of said insured deposit account**]for asset adjustment of said insured deposit that preserves said insured deposit account's interest-bearing status regardless

of the number of transfers and/or withdrawals from said insured deposit account actually made during a month.

8. (Original) The system of claim 7, wherein said transaction input processor accesses a client account by one or more transaction methods selected from the group consisting of check, withdrawal, credit card, electronic fund transfer, debit card, sweep, internet communication, voice activation, and banking by telephone.

9. (Original) The system of claim 8, wherein said transaction input processor accesses said account by three or more of said methods.

10. (Original) The system of claim 8, wherein said transaction input processor accesses said account by five or more of said methods.

11. (Original) The system of claim 7, wherein said computational processor responds to withdrawal transactions for a client's account by assessing fund availability and based, in whole or in part, thereon approving or denying said withdrawal transaction.

12. (Original) The system of claim 11, wherein said computational processor applies margin requirements to said client's account in assessing a withdrawal transaction therefrom.

13. (Original) The system of claim 7, wherein the return for the insured deposit account is used to determine the returns for the plural client accounts.

14. (Original) The system of claim 8, wherein transactions further include automated bill paying.

15. (Original) The system of claim 7, wherein periodic deposits to a client's account include one or more of the following: direct automated payroll; direct social security; automated sweep from another of that client's accounts; electronic funds transfer; and manual check deposit.

16. (Twice Amended) A data processing method for tracking and managing a plurality of client transaction accounts and providing a return to each of said accounts, the funds associated with said accounts aggregated for deposit in a corresponding insured deposit

account **[providing]** wherein said insured deposit account, provides a return on assets held therein, said method comprising the steps of:

a. creating one or more account memory ledgers and storing therein select data for one or more of said plurality of client transaction accounts;

b. storing in said memory ledgers account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking deposits to and withdrawals from each of said client transaction accounts and adjusting the balance for each in response to such transactions;

d. creating an insured deposit account in which funds from a plurality of said client transaction accounts are deposited, and

e. managing said insured deposit account by assessing the aggregate activity of said plural client transaction accounts for a respective period and calculating an asset adjustment to said insured deposit account to permit adjustment of the amount in said insured deposit account by way of an intermediate bank and by a method **[consistent with maintaining the insured and return bearing status of said insured deposit account]**for asset-adjustment of said insured deposit account that preserves said insured deposit account's interest-bearing status regardless of the number of transfers and/or withdrawals from said insured deposit account actually made during a month.[; and

**e. calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time and determining a net asset adjustment for said insured account, to be implemented in a manner consistent with retaining its status as insured and providing a return on the assets.]**

17. (Original) The method of claim 16, wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

18. (Original) The method of claim 16, further comprising calculating a corresponding return for each client transaction account having funds maintained in said insured account based on the return on the assets held in the insured deposit account.

19. (Original) The method of claim 18, wherein withdrawal transactions resulting in a negative net balance for a client's account trigger a margin approval process for such account.

20. ( New) The method of claim 1 further comprising authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account.

21. ( New) The system of claim 4 further comprising a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account.

22. ( New) The method of claim 16 further comprising calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time.

23. ( New) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

24. ( New) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

25. ( New) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

26. ( New) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

27. ( New) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

28. ( New) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

29. ( New) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

30. ( New) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

31. ( New) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

32. ( New) The system of Claim 4 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

33. ( New) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

34. ( New) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

35. ( New) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

36. ( New) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

37. ( New) The system of Claim 7 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

38. ( New) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

39. ( New) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

40. ( New) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

41. ( New) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

42. ( New) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

43. (New) A method for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, comprising:

providing a database having client information for each demand account;

administering clients' deposits to and withdrawals from each of their demand accounts;

determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured money market deposit account by way of an intermediate bank,



wherein more than six (6) transfers and/or withdrawals are made during a month from said single insured money market deposit account;

distributing interest paid on said single insured money market deposit account to said clients' demand accounts; and

updating the database for each client's deposit and authorized demand payments.

44. ( New) The method of claim 43 wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

45. ( New) The method of claim 43 wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

46. ( New) The method of claim 43 further comprising authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account.

47. ( New) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

48. ( New) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

49. ( New) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

50. ( New) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

51. ( New) The method of Claim 43 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

52. (New) A system for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, comprising:

a database having client information for each demand account;

a device for administering clients' deposits to and withdrawals from each of their demand accounts;

a device for determining the net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured money market deposit account by way of an intermediate bank, wherein more than six (6) transfers and/or withdrawals are made during a month from said single insured money market deposit account;

a device for distributing interest earned on said single insured money market deposit account among the clients; and

a device for updating the database for each client's deposits and authorized demand payments.

53. ( New) The system of claim 52 wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

54. ( New) The system of claim 52 wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

55. ( New) The system of claim 52 further comprising a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account.

56. ( New) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

57. ( New) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

58. ( New) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

59. ( New) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

60. ( New) The system of Claim 52 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

61. (New) A data processing system for implementing and managing plural client transaction accounts providing a return to each of said clients, by aggregating the assets associated with said client transaction accounts for deposit in a corresponding insured deposit account, wherein said insured deposit account, provides a return on assets held therein, said system comprising:

a. transaction input processor for receiving transactions, including deposits and/or withdrawals to one or more of said plural client accounts;

b. account computation processor responsive to said transactions and capable of calculating a corresponding balance for each said client transaction account, including

determining and crediting said transaction account with a return associated with said balance of each said client accounts;

c. memory module storing data on said plural client accounts, wherein account balances are periodically updated to include said corresponding return to each of said client accounts; and

d. said computation processor assessing the aggregate activity of said plural client transaction accounts for a respective period, and calculating an asset adjustment to said insured deposit account, to permit adjustment of the amount in said insured deposit account by way of an intermediate bank, wherein more than six (6) asset-adjustment transfers and/or withdrawals are actually made during a month from said insured deposit account providing a return on assets.

62. ( New) The system of claim 61 wherein said transaction input processor accesses a client account by one or more transaction methods selected from the group consisting of check, withdrawal, credit card, electronic fund transfer, debit card, sweep, internet communication, voice activation, and banking by telephone.

63. ( New) The system of claim 62 wherein transactions further include automated bill paying.

64. ( New) The system of claim 61 wherein said computational processor responds to withdrawal transactions for a client's account by assessing fund availability and based, in whole or in part, thereon approving or denying said withdrawal transaction.

65. ( New) The system of claim 64 wherein said computational processor applies margin requirements to said client's account in assessing a withdrawal transaction therefrom.

66. ( New) The system of claim 61 wherein the return for the insured deposit account is used to determine the returns for the plural client accounts.

67. ( New) The system of claim 61 wherein periodic deposits to a client's account include one or more of the following: direct automated payroll; direct social security;

automated sweep from another of that client's accounts; electronic funds transfer; and manual check deposit.

68. ( New) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

69. ( New) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

70. ( New) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

71. ( New) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

72. ( New) The system of Claim 61 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

73. (New) A data processing method for tracking and managing a plurality of client transaction accounts and providing a return to each of said accounts, the funds associated with said accounts aggregated for deposit in a corresponding insured deposit account, wherein said insured deposit account providing a return on assets held therein, said method comprising:

a. creating one or more account memory ledgers and storing therein select data for one or more of said plurality of client transaction accounts;

b. storing in said memory ledgers account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking deposits to and withdrawals from each of said client transaction accounts and adjusting the balance for each in response to such transactions;

d. creating an insured deposit account in which funds from a plurality of said client transaction accounts are deposited, and

e. managing said insured deposit account by assessing the aggregate activity of said plural client transaction accounts for a respective period and calculating an asset adjustment to said insured deposit account to permit adjustment of the amount in said insured deposit account by way of an intermediate bank, wherein more than six (6) asset adjustment transfers and/or withdrawals are actually made during a month from said insured deposit account providing a return on assets.

74. ( New) The method of claim 73 wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

75. ( New) The method of claim 73 further comprising calculating a corresponding return for each client transaction account having funds maintained in said insured account based on the return on the assets held in the insured deposit account.

76. ( New) The method of claim 75, wherein withdrawal transactions resulting in a negative net balance for a client's account trigger a margin approval process for such account.

77. ( New) The method of claim 73 further comprising calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time.

78. ( New) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

79. ( New) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

80. ( New) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

81. ( New) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

82. ( New) The method of Claim 73 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

83. (New) A method for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account providing a return on assets held therein, comprising:

providing a database having client information for each transaction account;

administering clients' deposits to and withdrawals from each of their transaction accounts;

determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured deposit account, wherein the manner of making transfers and/or withdrawals from said single insured deposit account is by way of an intermediate bank and preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said insured deposit account actually made during a month;

distributing interest paid on said single insured deposit account to said clients' transaction accounts; and

updating the database for each client's deposit and authorized demand payments.

84. ( New) The method of claim 83 wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

85. ( New) The method of claim 83 wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

86. ( New) The method of claim 83 further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

87. ( New) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

88. ( New) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single deposit account are requested by mail.

89. ( New) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single deposit account are requested by messenger.

90. ( New) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

91. ( New) The method of Claim 83 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

92. (New) A system for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account deposit account providing a return on assets held therein, comprising:

a database having client information for each transaction account;

a device for administering clients' deposits to and withdrawals from each of their transaction accounts;



a device for determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured deposit account, wherein the manner of making transfers and/or withdrawals from said single insured deposit account is by way of an intermediate bank and preserves that account's interest-bearing status regardless of the number of said transfers and/or withdrawals from said insured deposit account actually made during a month;

a device for distributing interest earned on said single insured deposit account among the clients; and

a device for updating the database for each client's deposits and authorized demand payments.

93. ( New) The system of claim 92 wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

94. ( New) The system of claim 92 wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

95. ( New) The system of claim 92 further comprising a device for authorizing or rejecting the use of funds in a particular client's transaction to be used for each transaction payment requested to be paid drawn on funds from that client's transaction account.

96. ( New) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

97. ( New) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

98. ( New) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

99. ( New) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

100. ( New) The system of Claim 92 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

101. (New) A method for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account deposit account providing a return on assets held therein, comprising:

providing a database having client information for each transaction account;

administering clients' deposits to and withdrawals from each of their transaction accounts;

determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

using the determination of the net transaction to deposit funds to or withdraw funds from said single insured deposit account by way of an intermediate bank, wherein more than six (6) transfers and/or withdrawals are made during a month from said insured deposit account

distributing interest paid on said single insured deposit account to said clients' transaction accounts; and

updating the database for each client's deposit and authorized demand payment.

102. ( New) The method of claim 101 wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

103. ( New) The method of claim 101 wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

104. ( New) The method of claim 101 further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

105. ( New) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

106. ( New) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

107. ( New) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

108. ( New) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

109. ( New) The method of Claim 101 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

110. (New) A system for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account deposit account providing a return on assets held therein comprising:

a database having client information for each transaction account;

a device for administering clients' deposits to and withdrawals from each of their transaction accounts;

a device for determining the net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured deposit account by way of an intermediate bank, wherein more than six (6) transfers and/or withdrawals are made during a month from said single insured deposit account;

a device for distributing interest earned on said single insured deposit account among the clients; and

a device for updating the database for each client's deposits and authorized demand payments.

111. ( New) The system of claim 110 wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

112. ( New) The system of claim 110 wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

113. ( New) The system of claim 110 further comprising a device for authorizing or rejecting the use of funds in a particular client's transaction account to be used for each transaction payment requested to be paid drawn on funds from that client's transaction account.

114. ( New) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

115. ( New) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

116. ( New) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

117. ( New) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

118. ( New) The system of Claim 110 wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

119. (New) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

maintaining funds for said plurality of individual client accounts in a FDIC-insured, interest-bearing deposit account;

aggregating transactions for said individual client accounts on a regular periodic basis;  
and

based on said aggregated transactions, making needed deposits to, or needed withdrawals/transfers from, said deposit account by way of an intermediate bank, wherein the manner of making said withdrawals/transfers from said deposit account preserves said deposit account's interest-bearing status regardless of the number of said withdrawals/transfers actually made during a month.

120. (New) The method of Claim 119, wherein one or more of said withdrawals/transfers from said deposit account are requested in person.

121. (New) The method of Claim 119, wherein one or more of said withdrawals/transfers from said deposit account are requested by mail.

122. (New) The method of Claim 119, wherein one or more of said withdrawals/transfers from said deposit account are requested by messenger.

123. (New) The method of Claim 119, wherein one or more of said withdrawals/transfers from said deposit account are requested by telephone and distributed by mail.

124. (New) The method of Claim 119, wherein one or more of said withdrawals/transfers from said deposit account are requested by automated teller machine.

125. (New) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:  
maintaining funds for said individual client accounts in a FDIC-insured, interest-bearing deposit account;  
aggregating transactions for said individual client accounts on a regular periodic basis;  
and  
based on said aggregated transactions, making needed deposits to, or needed withdrawals/transfers from, said deposit account by way of an intermediate bank, wherein more than six (6) withdrawals/transfers are made during a month from said deposit account.

126. (New) The method of Claim 125, wherein one or more of said withdrawals/transfers from said deposit account are requested in person.

127. (New) The method of Claim 125, wherein one or more of said withdrawals/transfers from said deposit account are requested by mail.

128. (New) The method of Claim 125, wherein one or more of said withdrawals/transfers from said deposit account are requested by messenger.

129. (New) The method of Claim 125, wherein one or more of said withdrawals/transfers from said deposit account are requested by telephone and distributed by mail.

130. (New) The method of Claim 125, wherein one or more of said  
withdrawals/transfers from said deposit account are requested by automated teller machine.

## **STATEMENT OF STATUS AND SUPPORT**

Pursuant to 37 CFR 1.173(c), Applicants present herein a statement of status and support for all claim changes.

### **STATUS OF THE CLAIMS:**

Claims 1-130 are currently pending in the application. No claims have been cancelled.

Claims 1-19 were issued in the '231 patent. Of these original claims, claims 1,4, 7, and 16 are twice amended. Claims 2, 3, 5, 8-15, and 17-19 are as issued (original). The remaining claims 20-130 are newly added.

### **SUPPORT OF CLAIM CHANGES:**

Applicants have made the following amendments and changes from the original claim language, which are supported as indicated.

First, all independent claims, namely, 1, 4, 7, 16, 43, 52, 61, 73, 83, 92, 101, 110 and the newly added independent claims 119 and 125 have been amended to delete or otherwise recite without the phrase "which is not a NOW account." This language had been an addition made to the original issued claims in the first amendment in this reissue application. It is now being deleted, so that the claim language returns to the original claim language without this limitation.

Second, all independent claims, namely, 1, 4, 7, 16, 43, 52, 61, 73, 83, 92, 101, 110 and the newly added independent claims 119 and 125 have been amended to add or otherwise recite that the deposit of funds to or the withdrawal of funds from the single insured money market deposit account is "by way of an intermediate bank." The basis for this limitation is found in the '231 patent at col. 2, line 40, col. 3, line 19, and col. 5, lines 47-48. New claims 119-130 have been added to further protect applicant's invention.

Independent claims 119 and 125 are supported in the '231 specification as follows: for the "maintaining funds" limitation, see col. 2, lines 43-45, col. 4, lines 17-20, and col. 4,



lines 29-41; for the “aggregating transactions” limitation, see col. 2, lines 43-45 and col. 3, lines 63-67 and col. 4, lines 29-37; and for the “making deposits to, or needed withdrawals/transfers from” limitation, see col. 4, lines 49-65 and col. 5, lines 24-30.

The new dependent claim sets that depend from these independent claims, namely, claims 120-124 and 126-all track claims 23-27 and are supported by col. 1, lines 53-58, as noted in the paper submitted on April 4, 2004..

The basis for new claims 20-119 were set forth in detail in the paper dated April 4, 2004.

### **REMARKS**

As noted above, all independent claims, namely, 1, 4, 7, 16, 43, 52, 61, 73, 83, 92, 101, 110 and the newly added independent claims 119 and 125 have been amended to delete or otherwise recite without the phrase “which is not a NOW account.”

Further as noted above, all independent claims, namely, 1, 4, 7, 16, 43, 52, 61, 73, 83, 92, 101, 110 and the newly added independent claims 119 and 125 have been amended to add or otherwise recite that the deposit of funds to or the withdrawal of funds from the single insured money market deposit account is “by way of an intermediate bank.”

Pursuant to 37 C.F.R. 1.178(b), Applicants state that they have no current knowledge of, and do not believe there are any prior or concurrent proceedings in which the ‘231 patent is involved, including interferences, reissues, reexaminations, or litigations.

Applicants respectfully request entry of the foregoing amendments and remarks into the file of the above-captioned reissue application. These claims do not recapture any subject matter that might have been surrendered during prosecution of the application issuing as the ‘231 patent.

It is submitted that some of the claims may be broader in some respects than claims in the ‘231 patent. This is proper because this reissue application was filed within two years of the grant on April 16, 2002 of the ‘231 patent. Applicants reserve their right to submit during